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John A. Galbreath 2516 Chestnut Woods Ct. Reisterstown, MD 21136

October 19, 2005

SPE Hyung Sough U.S. Patent & Trademark Office Knox Building, 5th Floor, A81 P.O. Box 1450 Alexandria, VA 22313-1450

Re: Appl. # 10/032,535 - Method and System For Facilitating Secure Transactions

Dear Sam:

Thank you for meeting with me and Tim Harbeck yesterday on the above application. I know the meeting was a long one because of the complexity of the application and the claim set, but I think that together we made excellent progress in addressing the Office Action rejections and further defining the invention over the prior art.

I will shortly file a formal amendment containing the arguments we discussed and the amended claim language we developed.

Sincerely,

John A. Galbreath